



Order Filed on September 8, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re:

JOSE F. ARGUETA, DEBTOR(S)

Case No.: 18-17989 RG

Adv. No.:

Hearing Date: 9/7/2022 @ 10:00 A.M.

Judge: ROSEMARY GAMBARDELLA

ORDER FOR AUTHORITY TO OBTAIN CREDIT AND/OR
APPROVING REFINANCE OF REAL PROPERTY

The relief set forth on the following pages two (2) through three (3),
is hereby **ORDERED** as follows:

DATED: September 8, 2022

A handwritten signature in cursive script, reading "Rosemary Gambardella", is written over a horizontal line. Below the line, the text "Honorable Rosemary Gambardella" and "United States Bankruptcy Judge" is printed.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Jose R. Argueta, Debtor(s)

Case no.: 18-17989 RG

Caption of order: Order For Authority to Obtain Credit and/or to
Approve Refinance of Real Property

1. The Debtor, Jose R. Argueta, be and is hereby allowed to enter into and incur new debt for the purpose of obtaining financing, in the form of an new FHA thirty year fixed rate mortgage, in the amount of \$485,347 at 4.25%, consistent with the loan estimate and underwriting decision attached as an Exhibit, with Paramount Residential Mortgage Group, lender, pertaining to real property located at 144 Congress Street, Jersey City, New Jersey, 07307. This loan is to be used for the purpose of paying off and satisfying the mortgages against the property, held by Specialized Loan Servicing and Shellpoint Mortgage.

a. The sum of \$14,000, if available, of the refinancing proceeds, are to be remitted and made payable to Raymond & Raymond, Esqs., Attorney Trust Account, to be applied to plan obligations, providing for complete payment of all claims.

i. If sufficient funds or funds are not available to address plan obligations, then the Debtor must file a modified plan and amended income and expense schedules, if applicable, within a period of thirty (30) days of completion of the refinance transaction, otherwise, the Trustee may submit a default certification to the Court.

b. The Debtor is authorized to use refinance proceeds, if appropriate, to address the judgment lien against the real property held by Midland Funding, LLC (DJ-017469-11; DC-013394-10)

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Debtor: Jose R. Argueta, Debtor(s)

Case no.: 18-17989 RG

Caption of order: Order For Authority to Obtain Credit and/or
Approving Refinance of Real Property

2. That this post-confirmation, post-petition extension of credit, for the purpose, of obtaining financing to satisfy mortgages against the real property (refinance) and address plan obligations, if applicable, be and is hereby considered necessary and appropriate for the Debtor's performance under the plan and that the extension of credit, in the form of a refinance, be and is hereby approved pursuant to Section 1305 of the Code.

3. That the refinance transaction must be completed within 120 days of entry of this order or the Trustee may submit a default certification, requesting dismissal of the case.

In re:
Jose F Argueta
Debtor

Case No. 18-17989-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 08, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db	+ Jose F Argueta, 144 Congress Street, Apartment#1, Jersey City, NJ 07307-2602

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Herbert B. Raymond	on behalf of Debtor Jose F Argueta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC as Servicer for, Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Sep 08, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5